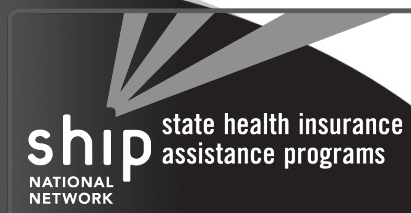


SHIP's Log



Your Medicare Counseling Newsletter

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To comment on this edition or suggest content for future editions, contact Sarah Reimmuth 765-610-3873 or sarahship@thenewcreative.com.
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Take the Helm

This is a great time of year to get out of the office and meet people with Medicare at health fairs, county fairs, and other such events.

I'm sure you are starting to get booked up with local events during the summer. You may also be considering having your own New to Medicare event to meet the growing demand in your community.

People new to Medicare are always calling and are our leading request for information on our 800 helpline. For SHIP's part, we can provide staff presentations, presentation materials and brochures specific to New to Medicare and LIS/MSP application assistance. However, SHIP can no longer provide refreshments or giveaways.

Limited advertising for your event in local newspapers is available.



Cheryl St. Clair,
SHIP State Director

Your Area Manager will be able to tell you more about what SHIP can do to help out.

Two of our largest events are coming up – the Black Expo in July and the State Fair in August. During these events, SHIP has exposure to thousands of people from all over the state. There's a lot

of excitement and fun! If you would be interested in attending to help cover our information booth, contact Kaley Stebleck. A flyer with more information will be coming out soon. You wouldn't want to miss it. Remember that we provide free tickets to SHIP Counselors who help with our booth and reimburse for parking.

It's also not too early to start planning events for the Annual Enrollment Period from October 15 to December 7. AEP events are a great way to provide SHIP services to a larger group than usual. Just ask your Area Manager for ideas. We have plenty of examples from all over the state of successful

SHIP Event Photos



SHIP Counselors in Fort Wayne attend bi-annual Spring Training with new SHIP Trainer, Amy Sturm.



(right) Georgiann Drake, SSA, and Christel Snow, Area Manager, stopped to pose for a moment with and the Rusty from the Gary SouthShore Railcats baseball team.

(bottom right) Being next to the Clearance Rack of Kentucky Derby tshirts and products proved to be a good location for the LifeSpan table at the Kroger in New Albany last month. Yvonne, a SHIP Counselor there, not only helped this man with information about the MSP and LIS programs, she helped him select the right size tshirt! Yvonne and Angela from LifeSpan have done outreach at area Kroger stores to spread the word about the assistance programs, SHIP, and LifeSpan.

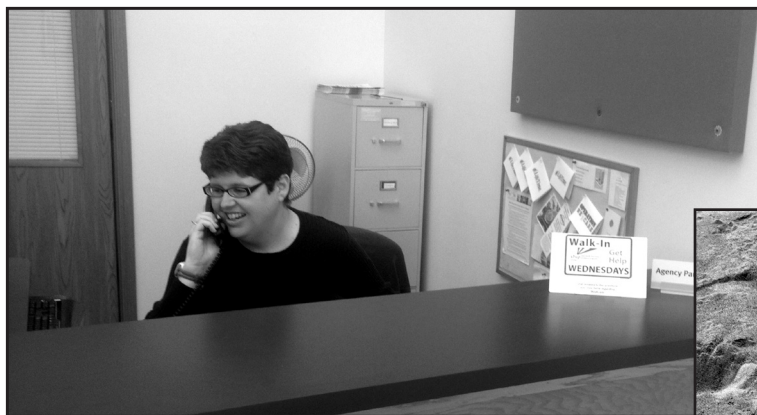


Take the Helm continued

events at other SHIP sites to share with you.

Finally, please keep in mind that volunteering to take 800 helpline calls is a great way to broaden your experience and increase the number of client contacts that you have.

Included in this edition is a spotlight article on the call center and the great staff we have manning it. 800 Helpline Counselors have a variety of calls from the simple to the complex. These Counselors really enjoy this interaction, and of course, our staff is always there to provide additional support when needed. You should give it a try. Call Ext. 221 to schedule a time to receive transferred calls. Feel free to contact us with any of your questions, thoughts, and concerns. We are just a phone call away for you too. SHIP exists to support your efforts to provide services to people with Medicare. Thank you for all you do..



(above) Jennifer McClellan, the receptionist at LifeTime Resources in Dillsboro, IN, sends calls to the SHIP counselors Shirley Baker and Paula Mause. LifeTime also hosts Walk In Wednesdays (note the sign in the photo) every Wednesday to encourage clients to come in for face-to-face counseling. SHIP appreciates LifeTime's commitment to its SHIP services.



(above and left) SHIP participated in the City of Hammond Senior Day held at Pulaski Park.

John Williams: Counselor Q & A

I want to thank SHIP Counselors for handling extra client contacts recently. As expected, many dual eligible beneficiaries (those with Medicare and Medicaid) contacted SHIP with questions about the affects of spend down elimination on their Medicaid or Medicare Savings Program (MSP) benefits.

In May, FSSA sent final letters to affected beneficiaries explaining how elimination of spend down and changes in income eligibility thresholds would change or end their Medicaid or MSP June 1.

Unfortunately, FSSA's letters failed to adequately inform some dual eligible beneficiaries that they would be transitioned from Medicaid to MSP June 1. Fortunately, FSSA's letters suggested that affected Medicare beneficiaries contact SHIP to learn about MSP and other health insurance options available beginning June 1. As counselors well know, many beneficiaries contacted SHIP for help. In the

foreseeable future, I would expect SHIP Counselors will continue to receive similar inquiries.

Below are several questions and answers that SHIP Counselors may find useful when helping beneficiaries sort out their new Medicaid or MSP status and related options.

Q: Do dual eligible spend down clients with incomes at or below the Federal Poverty Level (FPL) need to take action?

A: No action is required for former spend down clients with incomes at or below 100 percent of FPL (\$973 monthly for individuals; \$1,331 for couples). These individuals were identified by Indiana Medicaid and were automatically transitioned to full aged, blind or disabled Medicaid June 1.

Q: What did the State do to address the impact of the elimination of the spend down on dual eligible beneficiaries that are not eligible for full aged, blind or disabled Medicaid beginning June 1?

A: The State raised the income eligibility thresholds for MSP to allow more dual eligible beneficiaries to qualify. The majority of these individuals who were in the spend down program will be able to benefit from MSP to help pay for Medicare premiums, deductibles and copayments/coinsurance.

Q: What is MSP?

A: MSP is a State program that helps pay Medicare out-of-pocket expenses for beneficiaries. There are different categories of MSP and benefits vary. All categories offer payment for Medicare Part B premiums and deemed eligibility for Part D Extra Help. The most generous category also covers Medicare Part A and B deductibles and copayments/coinsurance for eligible beneficiaries.

Q: What benefits do MSP beneficiaries receive?

A: Effective June 1, Medicare beneficiaries with incomes between 100 and 150 percent of the FPL (\$973-\$1,480 monthly for individuals; \$1,331-\$1,987 for couples) will be eligible for and automatically enrolled in a MSP where they will receive payment for Part B Medicare premiums, Part A and B deductibles and copayments/coinsurance and Part D Extra Help.



John Williams,
SHIP Medicare Specialist

Counselor Q & A

These individuals will be transitioned from Medicaid to MSP coverage and will no longer be required to spend down each month to receive payment of Medicare deductibles and copayments/coinsurance but will not be eligible for services that are not covered by Medicare. This category of MSP is called Qualified Medicare Beneficiary (QMB).

Dual eligible beneficiaries with income between 150 and 185 percent of the FPL (\$1,480-\$1,820 monthly for individuals; \$1,987-\$2,445 for couples) will be eligible for and automatically enrolled in a MSP where the State pays Part B Medicare premiums and deems them eligible for Part D Extra Help. These beneficiaries are not able to spend down to receive coverage for Medicare deductibles, copayments/coinsurance and services not covered by Medicare. These categories of MSP are called Specified Low-income Medicare Beneficiary (SLMB) for beneficiaries with incomes between 150 and 170 percent of the FPL and Qualified Individual (QI) for those whose incomes are between 170 and 185 percent of the FPL.

Q: Do former dual eligible beneficiaries with income between 100 percent and 185 percent of the FPL (\$973-\$1,820 monthly for individuals; \$1,331-\$2,445 for couples) need to take action to enroll in MSP?

A: No. Dual eligible beneficiaries with income between 100 percent and 185 percent of the FPL do not need to take action. These individuals were identified by Indiana Medicaid and were automatically enrolled under the appropriate MSP category based on their incomes with coverage starting June 1.

Q: Will beneficiaries that did not formerly use the spend down program be eligible for MSP?

A: Yes. Any beneficiary whose income is between 100 and 185 percent of the FPL and who meets the MSP resource limits (\$7,160 for individuals; \$10,750 for couples) is potentially eligible effective June 1, 2014, regardless of whether he/she used the spend down program. However, only those individuals transitioning from Medicaid will be auto-enrolled in MSP. Others will need to submit an application to Indiana Medicaid to gain eligibility.

Q: Will FSSA send eligible beneficiaries MSP cards after losing Medicaid?

A: No. Beneficiaries' Medicaid cards will serve as their MSP cards after the transition June 1.



(left) SHIP Counselors and staff pose for a photo during Spring Training at Michigan City Senior Center. And, yes, that IS sand they're standing in!

SHIP Event Photos



Over 200 people showed up for The Social of Greenwood's Annual Health Fair. LaVonne Rhoda, Local Coordinator for Johnson County Memorial Hospital SHIP, and Nannie Aldredge worked at the SHIP table. Shown on the left are birdhouse gourds, hand made by LaVonne one of which was used as a door prize.



(bottom left) Is that Andrew Luck or Larry Miller? It's LARRYone of the SHIP trainers, working the SHIP booth at the WTHR Health Fair in April. Many people visited the building at the Indiana State Fair Expo Hall to learn about health issues and to see the Colts quarterback, Andrew Luck and other popular celebrities. Larry had info on SHIP and Medicare. Andrew didn't!!

(bottom right) Hallie Woods, Alice Jenkins and (seated) Wilma Kidd at the Heritage Place Spring Fling in May. They are SHIP Counselor volunteers at Heritage Place. Recently, Heritage Place has signed on to be an Enrollment Center, assisting people with MSP and LIS applications. These ladies are excited to be able to help lower income Medicare beneficiaries apply for the programs and to help their site earn some money for programming. We are grateful for their service!



SHIP Event Photos



Robin Walsh and Patty Cannoy greet attendees to the Healthy Fair in Terre Haute on May 1. Patty has organized and planned Healthy Fairs in each county Area 7 AAA serves. We appreciate the the hard work of the SHIP Counselors Michelle Graham, Glenda Parks, and Robin Walsh the newest SHIP Counselor. They are always looking for ways to help area Medicare beneficiaries in addition to their other job responsibilities.

(right) Lorealee Moore and Marj Willer, volunteer counselor for Margaret Mary Hospital in Batesville, are working at the WRBI Senior Expo.



Around the World was the theme for the annual Senior Expo in Bloomington in May. This popular event always has a theme and the exhibitors participate.

(above left) Susan Spilly talks about SHIP services.

(above right) Holly was beautifully dressed as a Swiss-German gal, pigtails included! We can always count on Holly to embrace opportunities to help people while having a bit of fun.

Area Managers' Updates



Christel Snow, Northern Indiana Area Update

Welcome Summer! It was a pleasure meeting with all of my dedicated counselors and sites at Spring Training. If you were unable to attend SHIP Spring recertification training, the SHIP trainers can schedule a training at your site.

Coming up please take advantage of CMS webinars and save the date for CMS Train The Trainer the first week of August. This is hosted by CMS staff in Chicago. These are all free and I really enjoy the feedback of other SHIP counselors in other states. <https://webinar.cms.hhs.gov/edseries>

New SHIP counselor trainings are scheduled in July for LaPorte county at Michigan City Senior Center, please help spread the word.

Thank you to everyone for all of your hard work and dedication to the SHIP program. I look forward to seeing you at your next counselor meeting.

1-800 Call Center

As a SHIP Counselor, you already know that answering client calls is a big part of the job. However, don't forget that the majority of the calls that come to SHIP are coming in to our 800 number. SHIP currently has a staff of three to handle these calls, but they cannot do it alone.

So, how can you help? Any SHIP Counselor can offer to assist with the 800# calls.

1. Call SHIP extension 221 any time during SHIP business hours to let the Call Center staff know you are available to take calls. You can help for whatever length of time you would like.

2. You can also respond to callbacks--meaning returning voicemail messages or messages taken in the office.

"Even if a site is scheduled to answer calls during their scheduled shift, they should still call us to check in when they are available for calls," Elizabeth advises.

By answering 800# calls, you can easily reach your minimum of 9 client contacts.

Lynnette says she's thrilled when she can reach a SHIP Counselor who can help. "People are so grateful for the help we give them."



SHIP's Call Center staff are:

(above) Elizabeth Hewitt, SHIP Office Manager
(left) Lynnette Welker, Clerical Assistant
(right) Shirley Jones, Clerical Assistant

Area Managers' Updates



Nannie Alldredge, Central/Northeast Area Update

Happy Summer everyone!!! It was very nice seeing many of you during spring update training. This will be a busy summer with lots of health fairs. And don't forget about the Indiana State Fair, August 1-17, 2014. SHIP is always looking for volunteers to staff our booth. Shifts are 9-12, 12-3 and 3-6. It is located in an

air conditioned building. SHIP will provide you a ticket to the fair and reimburse you for your parking. Now, that a great deal. If interested, contact Kaley at the state office.

I know this may sound too soon but start thinking about how to market your site for open enrollment. SHIP is happy to advertise your site hours locally. We are also happy to help develop marketing materials. The state office is here for you.

Have a great summer!!! Safe travels to those going on adventures.

Fireflies

by Evaleen Stein

Look! Look down in the garden how
The firefly lights are flitting now!
A million tiny sparks I know
Flash through the pinks and golden-glow,

And I am very sure that all
Have come to light a fairy ball,
And if I could stay up I'd see
How gay the fairy folks can be!



Susan Spilly, Special Populations Coordinator

Did you know?

Indiana SHIP-A has MIPP-A dough!
If your site needs some money,
be a honey
and an Enrollment Center
to help reach needy folks benter.

Okay, "benter" is not a word, but it needed to rhyme.

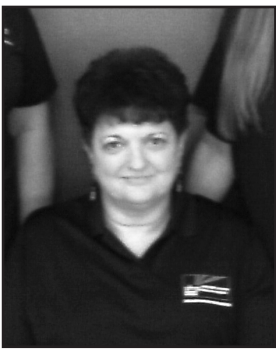
Seriously, we need more people working on the behalf of low(er) income beneficiaries as Enrollment Centers for the MIPPA program. People who help clients fill out the applications do not need to be SHIP certified. Do you belong to or have a local senior center in your town that might be a possibility? Do you belong to a church who might be willing? All ideas are GOOD ideas and I will follow up. Please email or call me if you'd like to find out more or have some ideas. susangsl@aol.com, 1-800-452-4800 and ask to be transferred to me!



Amy Sturm, SHIP Trainer

I hope everyone is having a happy summer!!! I cannot express how much I enjoyed meeting so many of SHIP's wonderful counselors during my Spring Training sessions. Fall Training is just around the corner and I hope to meet many more of you.

Just thought I would take this opportunity to remind everyone what a great tool the Medicare.gov site is. It is not just for looking up Medicare Advantage and Drug Plans! You can also find information on what Medicare covers, DME providers in a client's area and answers to many other Medicare questions. Of course, you can always just call or email me if you need a question answered.



Lorealee Moore, Southern Area Update

Well, summer has finally arrived. I wish all of you a safe, fun-filled summer.

I want to share with you an Ode to Passwords. It was written by Angela Marino of LifeSpan Options, and I think all of you can relate.

Ode to Passwords

Angela Marino, SHIP Local Coordinator
LifeSpan Resources/New Albany

Wait!-before I was even able to open this word document to start my ode I had to enter my password to log-on to my computer. Good thing I was able to log-on and get to my email because I had a message waiting for me that my password for the CMS mainframe was about to expire. The directions for changing my password were only 15 steps long. I hope I am able to complete that task because the ability to bill for our services is at stake!

Another solemn responsibility, uploading files to the State's SharePoint portal, is also in jeopardy as I received another dire message a few days ago that this password is also expiring in just a few days. While I did try and get that done every time I entered my carefully crafted concoction of perfectly perfunctory letters, numbers, characters, symbols, uppers, lowers, you get the picture. I received the following messages: old password incorrect, domain incorrect, new passwords do not match, account name incorrect, non-conforming something or other, etc., etc.

Wow, I think I'd just like to book a cruise and sail on out of this password paradise for a while. Oh no, the on-line travel company is requiring me to enter a user name and guess what?? A password.... forget it!!!!

Client Satisfaction Survey Results

Every year, SHIP mails surveys to the clients we have helped. Below, and throughout this issue, you will find some of the positive things clients have said. Way to go, SHIP Counselors!

Mike Ellinger in Auburn, IN, at the Heimach Center, was outstanding and I recommend SHIP Counselors to others facing these decisions. Valuable program!!

Everything was well put and any question I did not answer is I forgot as the staff did well. Thank you.

Burdellis is very kind and informative and she doesn't hurry anyone. She goes out of her way to service and writes articles for everyone to read to keep informed.

Good experience overall and the packet was very helpful to me! Thank You!

I talked with a counselor who had a trainee helping and they were both very nice.

You were a God send. I was in the dark!

Well treated.

Becky Baker was extremely kind and helpful. Her services were very much appreciated.

I have called SHIP several times in recent years. I have always found the counselors very anxious to help in any way they could each time I've called. The courtesy, knowledge, and professionalism has always consistently been outstanding. Thank you.

Most helpful, understanding, and knowledgeable. Thanks much.

Thank you for all the help that I received and all the people I talked with were very nice.

I was pleased with the SHIP Office and the SHIP Counselor was very helpful.

Thank you very much for help with my meds, made my money stretch.

Counselor great.

I plan on a return visit with the SHIP Counselor in the near future.

I would like to commend Kristin Hood of the Evansville SWIRCA for being so helpful to my son.

They are very willing to help you.

Nice man.

Sue was very very helpful.

Your agency helped me greatly. I have great coverage now and a lot of peace of mind. I thank you so much for your help!! I have told other people about how you helped me and that they should contact you as soon as possible. Thank you again!!

Extra Medicare coverage is very confusing. She was able to clear up all of the questions we had. She explained it in a way we could understand.

Recommended SHIP to all my friends.

In January 2014, SHIP Counselor, Kim Wilkinson, did extensive research (by computer) on other Medicare Advantage drug plans, and was able to give me valuable supportive information to complete a successful, effective appeal. I was extremely appreciative of Kim's ability to aid me in getting an appeal reversal of a drug tier change which would have cost us an extra \$400 per year in co-payments. SHIP Counselor service is absolutely necessary to help seniors to navigate through the extremely, ever changing, complicated, unfriendly, and sometimes unfair deliberate manipulations. In addition, you have an extremely knowledgeable and valuable employee in Kim Wilkinson. She was extremely professional and courteous with common sense. It seems that not a lot of doctors and medical professionals know of SHIP Counselor service. We have told doctors and everyone we know about your service. Prior, I had contacted Medicare 3 or 4 times before one representative told me of your service.

My sister and me go to the SHIP Office every year for the past 3 years to check out Medicare Part D providers.

Medicaid, 65 Without Medicare Coverage

The following is a collaborative effort by Debra Spencer, Madison County State Eligibility Manager, and John Williams, SHIP Medicare Specialist. This is a Medicaid eligibility scenario for those who turn age 65 but do not have Medicare coverage.

SHIP would like to congratulate Debra Spencer on her retirement! She has worked as a supervisor at the Madison County Division of Family Resources for over 28 years. A retirement party was held May 30, at Wesley Free Methodist Church in Anderson.

FSSA sends letters to Medicaid members who turned age 65 but do not have Medicare coverage. The letters tell members to contact the Social Security Administration to apply for Medicare and that the State will pay their Medicare premiums, deductibles and co-payments and deem them eligible for Part D Extra Help.

SHIP is aware of an aged Medicaid member who refuses to apply for Medicare because she has no phone, computer or transportation and therefore has no way to contact SSA to complete an application.

If the individual is currently on MEDICAID under the aged category, nothing is required. Benefit continues if under the income guideline. (No Spend Down). Should the person be closed for Medicaid for another reason, he/she is required to apply with Social Security office. If they do not, the application is denied.

Another aged member has claimed that the Social Security Administration told her she did not have to apply for Medicare because she has SSI and Medicaid.

Will FSSA terminate these members' Medicaid if they don't apply for Medicare as their letters requested?

The new MASI category for SSI recipients will form. They will not be required to verify any non-financial resource or income information for SSI Medicaid because these verifications will be obtained by the SS office.

Lorealee, Greg, and Trudy were very kind and helpful to me. They were knowledge on everything that I asked about. I give them a score of 100%. They made me feel at ease and I felt at the end of my session that I had two new friends. They should be recognized by their boss for a terrific and a job well done.

--client satisfaction survey

My sister sought information. The both of us went together and sincerely appreciated the gentleman's assistance.

--client satisfaction survey

I'd be lost without them.

--client satisfaction survey

The SHIP Counselor was very thorough and knew the information we needed. The SHIP Counselor smiled and was courteous which made us feel comfortable. Thank you for this service.

--client satisfaction survey

Melissa Meredith was so helpful as I had questions more than one time and she was always nice to me and so helpful.

--client satisfaction survey